

CLAIMS

What is claimed is:

1. A method for selecting a qualification form from a group of qualification forms that address at least one of a financial service and product, comprising:

- filtering qualification forms automatically with first selection criteria; and
- filtering qualification forms remaining after automatic filtering with second selection criteria.

2. The method of Claim 1, wherein filtering qualification forms automatically further comprises filtering in response to receiving a qualification form transmitted electronically by a consumer.

3. The method of Claim 1, wherein filtering qualification forms remaining after automatic filtering with second selection criteria further comprises receiving the second selection criteria from a financial service provider.

4. The method of Claim 1, wherein filtering qualification forms automatically further comprises tracking those qualification forms that did not receiving a threshold number of offers from one or more financial service providers.

5. The method of Claim 1, further comprising employing first selection criteria that is different from the second selection criteria.

6. The method of Claim 1, further comprising employing first selection criteria that is more conservative than the second selection criteria.

7. The method of Claim 1, further comprising selecting qualification forms individually from a group of qualification forms.

8. The method of Claim 1, wherein the at least one of a financial service and product comprises one of a small business loan, a commercial mortgage, a first mortgage, a second mortgage, a car loan, a student loan, a personal loan, a credit card, a bank account, a stock brokerage account, and a retirement account.

5 9. A method for selecting qualification forms for providing one of a financial service and product, comprising:

receiving selection criteria comprising parameters pertaining to information fields contained within qualification forums stored in a database;

10 filtering the qualification forums with the selection criteria;

displaying a list of qualification forms matching the selection criteria and organized based in accordance with the selection criteria; and

receiving a selection of one or more individual qualification forms that are displayed.

15 10. The method of Claim 9, further comprising receiving data for customizing the selection criteria.

20 11. The method of Claim 9, receiving a request for purchasing the selection of one or more qualification forms.

12. The method of Claim 9, further comprising identifying a qualification forum as purchased in a database containing a plurality of qualification forums.

25 13. The method of Claim 9, further comprising restricting access to a qualification forum that has been purchased by a financial service provider.

30 14. The method of Claim 9, further comprising restricting access to a qualification forum such that only one financial service provider can purchase a qualification forum.

15. The method of Claim 9, wherein the at least one of a financial service and product comprises one of a small business loan, a commercial mortgage, a first mortgage, a second mortgage, a car loan, a student loan, a personal loan, a credit card, a bank account, a stock brokerage account, and a retirement account.

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16. A method for selling qualification forms over a computer network comprising:

receiving parameters for customizing a search on a plurality of qualification forms stored in a database;

10 conducting the search on the plurality of qualification forms stored in the database based on the received parameters;

organizing qualification forms matching the parameters based on the parameters; displaying the qualification forms matching the customized search; and

receiving data for marking one or more qualification forums for purchase.

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17. The method of Claim 16, wherein displaying the qualification forums matching the customized search further comprises displaying a portion of information contained in the qualification form.

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18. The method of Claim 16, further comprising:

confirming a purchase of one or more qualification forums; and

making all information contained in the one or more qualification forums available after confirmation of purchase.

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19. The method of Claim 16, further comprising:

confirming a purchase of one or more qualification forums; and

making contact information contained in the one or more qualification forums available after confirmation of purchase.

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20. The method of Claim 1, wherein the qualification forums contain data pertaining to one of a financial service and financial product, the financial service and product

comprising at least one of a small business loan, a commercial mortgage, a first mortgage, a second mortgage, a car loan, a student loan, a personal loan, a credit card, a bank account, a stock brokerage account, and a retirement account.

5 21. A method for identifying a financial service provider for a business transaction, comprising:

 receiving selection criteria from a financial service provider;

 receiving qualification form data from one of a qualification form applicant and financial service provider; and

10 automatically applying the selection criteria to determine if the qualification form data falls within the selection criteria.

 22. The method of Claim 21, wherein receiving qualification form data from one of the qualification form applicant and financial service provider further comprises receiving
15 a credit score about the qualification form applicant from a credit agency.

 23. The method of Claim 22, wherein receiving a credit score about the qualification form applicant from the credit agency further comprises receiving a Fair Isaac Credit Score concerning the qualification form applicant.

20 24. The method of Claim 21, wherein receiving qualification form data from one of the qualification form applicant and the financial service provider further comprises receiving a field of information that is part of a qualification form.

25 25. The method of Claim 24, wherein receiving the field of information that is part of the qualification form further comprises receiving at least one of a social security number, address, phone number, e-mail address, state of residence, and income of the qualification form applicant.